

to create a foundation for future generations of Hispanics to build upon.

Therefore, it is reassuring to see the Hispanic community in Flint carrying on the work that Cesar dedicated his life to. It will be an honor for me to welcome Richard Chavez to Flint, MI on April 19, 1997. Richard Chavez is the brother of Cesar and is currently an executive board member of the United Farm Workers.

Mr. Speaker, it is indeed an honor and a pleasure for me to rise today before my colleagues in the U.S. House of Representatives to pay tribute to Cesar Chavez and all American workers who continue to fight for equal rights for all people.

SALUTE TO REPRESENTATIVE
WILLIAM "BILL" RICHARDSON

HON. BENNIE G. THOMPSON

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 17, 1997

Mr. THOMPSON. Mr. Speaker, I rise today to honor the late Mississippi [MS] State Representative William "Bill" Richardson who was born December 26, 1951, in Indianola, MS.

Mr. Richardson suddenly departed his life on Tuesday, March 25, leaving a proud legacy as a husband, father, educator, community activist, and public servant. He was the faithful husband to Doris and the loving father to Hope and Tiffany. Words cannot describe the dedication and devotion he showed to his wonderful family.

He received his early education in the Sunflower [MS] County Public Schools and received a bachelor's degree from Mississippi Valley State University [MVSU] and did post graduate work at both MVSU and the University of Southern Mississippi.

Mr. Richardson served almost 20 years as an educator in the Indianola [MS] School District where he taught Social Studies and Civics. In 1992, after an active career in the Sunflower County community he was elected to the Mississippi State House of Representatives. While serving in the Mississippi Legislature he was appointed to the Committee on Education, the Committee on Agriculture and the Joint Legislative Parole Commission. During the 1995 Legislative Session, Representative Richardson was elected Sergeant-at-arms of the Mississippi Legislative Black Caucus.

During his illustrative career, he remained active in the Mississippi Association of Educators, the National Educators Association, the Indiana Association of Educators, the Board of Directors for Delta Housing, the National Association for the Advancement of Colored People, the Raspberry United Methodist Men's Club, and the Sunflower County Chapter of the MVSU Alumni Association.

Mr. Speaker, I ask you to join me in honoring a devoted husband, father, and public servant for his outstanding contributions to the State of Mississippi.

IN SUPPORT OF H.R. 607: HOME-
OWNERS INSURANCE PROTEC-
TION ACT

HON. BENJAMIN A. GILMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 17, 1997

Mr. GILMAN. Mr. Speaker, I rise today in support of the Homeowners Insurance Protection Act which will amend the Truth in Lending Act and stop the abusive practice of overcharging homeowners for private mortgage insurance.

Private mortgage insurance has given millions of Americans the opportunity to become homeowners. This is a valuable service that mortgage industry provides; however, most homeowners are unclear about their rights under this insurance. Many Americans believe that private mortgage insurance insures them, when, in fact, it insures the lender while the homeowner pays the premium. As the practice stands, homeowners who have paid off 20 percent of their loan no longer need the insurance, but they do not realize it and continue to pay the premium throughout the life of their mortgage. In some cases, 20 to 30 extra years of payments. For an individual who pays \$350 per year on a 30-year mortgage, that can mean paying an extra \$7,000 to \$10,000 of unnecessary premiums.

This legislation will bring about two simple reforms. It will require full disclosure of a homeowners' right to cancel the insurance once they have down 20 percent on their home. It will also require the mortgage lenders to inform consumers at least once a year of their cancellation rights. Both of these requirements must be provided by the creditor at no extra cost to the consumer.

This bill will protect the rights of homeowners from overpaying unnecessary premiums while maintaining the important role of private mortgage insurance in promoting home ownership. Accordingly, I strongly urge my colleagues to join me in supporting this important legislation.

TRIBUTE TO CIVIL SERVANTS ON
THE 2-YEAR ANNIVERSARY OF
THE OKLAHOMA CITY TRAGEDY

HON. STENY H. HOYER

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 17, 1997

Mr. HOYER. Mr. Speaker, on Saturday, April 19, 1997 we mark the 2-year anniversary of the Oklahoma City bombing, one of the most reprehensible tragedies in our Nation's history. I rise today to pay tribute to the fallen Federal workers and the other victims who perished in an event that continues to tug at the heart strings of the entire Nation.

The cowardly and meaningless act of terrorism against the civil servants and children in the Alfred P. Murrah Federal building has touched off a 2-year period of national soul-searching and introspection. Many of the victims families are attempting to move forward in their lives. In fact, the mother of Baylee Almon, whose limp body in the arms of a firefighter became the symbol of the heroism and heartbreak of the bombing, was recently mar-

ried and is taking steps to move beyond her daughter's death.

We lost many of these fine men and women 2 years ago and I want to once again extend my heartfelt sympathies to all of their families, their friends, their coworkers, their neighbors, and those they serve. As the old saying goes, "time heals all wounds"; but, the Oklahoma City tragedy will require significantly more than 2 years to diminish the effect it has had on the entire country.

Mr. Speaker, it has long been my view that Federal workers are one of our Nation's greatest assets. As President Lyndon Johnson once noted:

So very much of what we are as a Nation—and what we are to achieve as a people—depends on the calibre and character of the Federal career people. In no other endeavor can you more directly serve our country's cause—or the values on which we stand—than in the public service.

Mr. Speaker, the people we lost in the bombing were not nameless faceless bureaucrats, and, Mr. Speaker let me be perfectly clear and to the point—I get angry over those who would denigrate our civil servants. All too often it is the prevailing habit of this body to attack the character and devotion of our Federal employees. Mr. Speaker, we must stop the senseless scapegoating and needless bashing of our civil servants.

Yes, there are nonperformers, just like there are at corporations and factories across our country. But, Mr. Speaker, the great majority of these men and women are Americans with a deep love for their Nation who, in many cases, have bypassed more lucrative careers to serve their fellow citizens.

Federal employees play an integral, albeit often invisible role in our daily lives. Federal employees make sure that our senior citizens get their monthly Social Security checks and that our veterans get the care and treatment they need. Federal employees are responsible for printing our money and insuring it when we make deposits at the bank. Federal employees protect our borders and make sure the food we eat is safe. The bottom line is that Federal employees devote their days, and often their nights, to ensuring that our Government and our country is a better place to live.

So, as we pay tribute to the victims and survivors of the Oklahoma City tragedy, I urge my colleagues and my fellow Americans to give great care and thought to those who would criticize our Federal Government. Yes, you get angry at the IRS; yes, you may get angry at law enforcement officials, but do not allow that anger to be directed at individuals. Let it be directed at policy. Let us all be a civil society and strive to make America the great Nation we all know it can be.

TRIBUTE TO RICHARD
HENDRICKSON

HON. MICHAEL P. FORBES

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 17, 1997

Mr. FORBES. Mr. Speaker, I rise today to pay tribute to Richard Hendrickson of Bridgehampton, Long Island, NY, an esteemed and accomplished meteorologist who has been bestowed the 1997 Albert J. Myer